UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS (BOSTON)

CHAPTER 13 PLAN

DEBTOR(S)	**Docket Number (New Case)**
Lawrence Winslow, III	**SS# xxx-xx-2027**
Kelly Winslow	**SS# xxx-xx-1871**

I. PLAN PAYMENT AND TERM:

Debtor(s) shall pay monthly to the Trustee the sum of **$517.00** for the term of:

_____ 36 Months. 11 U.S.C. § 1325(b)(4)(A)(i);
_____ 60 Months. 11 U.S.C. § 1325(b)(4)(A)(ii);
__X__ 60 Months. 11 U.S.C. § 1322(d)(2). Debtor(s) aver the following cause:

The Debtors require a 60 month plan in order to cure mortgage arrears and preserve their homestead.

II. SECURED CLAIMS:

A. Claims to be paid through the plan (including arrears):

Creditor	Description of Claim (pre-petition arrears, purchase money, etc.)	Amount of Claim
Bank of America, NA	1st Mortgage pre-petition arrears	$24,500.00
Total of secured claims to be paid through the Plan:		**$24,500.00**

B. Claims to be paid directly by debtor(s) to creditors (Not through Plan):

Creditor	Description of Claim	Amount of Claim
Bank of America, NA	Post Petition First Mortgage	$319,746.63

C. Modification of Secured Claims:

Creditor	Details of Modification (Additional Details May Be Attached)	Amount of Claim To Be Paid Through Plan

1.) Claims subject to Cram down and/or Modification and/or Lien Avoidance to be paid through the Plan:

a. Bank of America, NA 2nd Mortgage $15,000.00

SEE SECTION V. B. and EXHIBIT "A" OF PLAN – To be treated as wholly unsecured pursuant to 11 U.S.C. Sections 506(a) and 1322(b)(2) . Any claim amount in excess of the value of the collateral securing it is placed into Class IV and has been provided for in Schedule F of the Debtors' Bankruptcy Petition.

D. Lease:

i.) The Debtor(s) intend(s) to reject the residential/personal property lease claims of: ____________________

ii.) The Debtor(s) intend(s) to assume the residential/personal property lease claims of: ____________________

iii.) The Arrears under the lease to be paid under the Plan are: $ __________

III. PRIORITY CLAIMS:

A. Domestic Support Obligations:

Creditor	Description of Claim	Amount of Claim

B. Other Priority Claims:

Creditor	Description of Claim	Amount of Claim

Total of Priority Claims to be Paid Through Plan: **$ 0.00**

IV. ADMINISTRATIVE CLAIMS:

A. Attorney Fees (to be paid through the Plan): $ 2,600.00

B. Miscellaneous Fees:

Creditor	Description of Claim	Amount of Claim
None		

C. The Chapter 13 Trustee's fee is determined by Order of the United State Attorney General. The calculation of the Plan payment set forth utilizes a 10% Trustee's commission.

V. UNSECURED CLAIMS:

The general unsecured creditors shall receive a dividend of 1.0% of their claims.

A. General unsecured claims: $ 52,000.00

B. Undersecured claims arising after lien avoidance / cram down:

Creditor	Description of Claim	Amount of Claim
Bank of America NA	2nd Mortgage	$15,000.00

C. Non-Dischargeable Unsecured Claims:

Creditor	Description of Claim	Amount of Claim
Nelnet, Inc.	Student loan	$6,000.00
Nelnet, Inc.	Student loan	$8,000.00

Total of Unsecured Claims: (A+B+C): **$ 81,000.00**

D. Multiply total by percentage: $ 810.00
(Example: Total of $38,500.00 x .22 dividend = $8,470.00)

E. Separately classified unsecured claims (co-borrower, etc.):

Creditor	Description of Claim	Amount of Claim

Total amount of separately classified claims payable at ___% $ 0.00

VI. OTHER PROVISIONS:

A. Liquidation of assets to be used to fund Plan: None

B. Miscellaneous Provisions: None

VII. CALCULATION OF PLAN PAYMENT:

a. Secured claims (Section I-A total):		$24,500.00
b. Priority claims (Section II-A & B total):		$ 0.00
c. Administrative claims (Section III-A & B total):		$ 2,600.00
d. Regular unsecured claims (Section IV-D total):		$ 810.00
e. Separately classified unsecured claims:		$ 0.00
f. Total of a + b + c + d + e above:	=	$27,510.00
g. Divide (f) by .90 for a total including Trustee's Fee:		
Cost of Plan	=	**$ 31,011.11**

(This represents to total amount to be paid into the Chapter 13 Plan).

h. Divide (g), Cost of Plan, by the Term of Plan, 60 months $516.85

i. **Round up to nearest dollar for Monthly Plan Payment:** **$ 517.00**
(Enter this amount on page 1)

Pursuant to 11 U.S.C. §1326(a)(1) unless the Court orders otherwise, debtor(s) shall commence making the payments proposed by a plan within thirty (30) days after the petition is filed. Pursuant to 11 U.S.C. §1326(a)(1)(C), the debtor(s) shall make pre-confirmation adequate protection payments directly to the secured creditor(s).

VIII. LIQUIDATION ANALYSIS

A. Real Estate:

Address	Fair Market Value	Total Amount of Recorded Liens (Schedule D)
397 Belmont Street, Fall River MA	$272,700.00	$333,305.00

Total Net Equity for Real Property: $ 0.00

Less Total Exemptions (Schedule C): $ 1.00

Available Chapter 7: $ 0.00

B. Automobile(s):

(Describe year, make, model):	Value	Lien	Exemption
1998 Jeep Cherokee	$2,000.00	0.00	$2,000.00
2003 Dodge Stratus	$3,000.00	0.00	$3,000.00

Total Net Equity: $ 5,000.00

Less Total Exemptions (Schedule C): $ 5,000.00

Available Chapter 7: $ 0.00

C. All other Assets: (All remaining items on Schedule B: (Itemize as necessary)

Total Net Value: $ 21,255.00

Less Exemptions (Schedule C): $ 21,255.00

Available Chapter 7: $ 0.00

D. Summary of Liquidation Analysis (total amount available under Chapter 7):

Net Equity (A and B) plus Other Assets (C) less all claimed Exemptions: $ 0.00

E. Additional Comments regarding Liquidation Analysis: None

IX. SIGNATURES

Pursuant to the Chapter 13 Rules, the debtor(s) or his/her attorney is required to serve a copy of the Plan upon the Chapter 13 Trustee, all creditors and interested parties, and to file a Certificate of Service accordingly.

/s/ Robert S. Simonian, Esq. Dated: 7/31/12

Robert S. Simonian, Esq.
155 North Main Street
Fall River, MA 02720
508-678-4000
B.B.O. Number 631817

I/WE DECLARE UNDER THE PENALITIES OF PERJURY THAT THE FOREGOING REPRESENTATIONS OF FACT ARE TRUE AND CORRECT TO THE BEST OF OUR KNOWLEDGE AND BELIEF.

/s/ Lawrence Winslow, III Dated: 7/31/12

/s/ Kelly Winslow Dated: 7/31/12

EXHIBIT A

Bank of America, NA having a place of business at 4161 Piedmont Pkwy., Greensboro, NC 27410 is the holder of a second mortgage from Lawrence Winslow, III and Kelly Winslow dated October 18, 2007 in the original principal amount not to exceed $13,500.00 and recorded November 6, 2007 at the Bristol County, Fall River District Registry of Deeds at Book 6804, Page 290 against real property used as the Debtors' residence and commonly known as 397 Belmont Street, Fall River, Bristol County, Massachusetts. Said property has a tax assessed value of $272,700.00. There is a first mortgage, held by Bank of America, NA in the amount of $319,746.63 at the time the Debtors filed this Chapter 13 Bankruptcy Case. Pursuant to 11 U.S.C. Sections 506(a) and 1322(b)(2), this Chapter 13 Plan provides to modify the second mortgage claim due to Bank of America, NA and treat such claim as an unsecured claim in its' entirety. The Order of Discharge to be entered in this case shall constitute a discharge of the mortgage held by Bank of America, NA and as described hereinabove and thereafter forever discharged and released from attachment on 397 Belmont Street, Fall River, Bristol County, Massachusetts, the Debtor's principal place of residence. The Debtors propose, upon confirmation and completion of the Chapter 13 Plan and entry of The Order of Discharge, to record a copy of this Chapter 13 Plan, the Confirmation of this Chapter 13 Plan and Order of Discharge at the Bristol County Fall River District Registry of Deeds. For the purposes of this Chapter 13 Plan the debt will be treated as unsecured in it's entirety and will become an unsecured and discharged debt upon completion of this Chapter 13 Plan and the entry of the discharge.

CERTIFICATE OF SERVICE

I, Robert S. Simonian, Esq., Attorney for the Debtor(s), hereby certify, under the pains and penalties of perjury, that I did serve a copy of the foregoing Chapter 13 Plan upon the following parties by delivering same by first class mail, postage prepaid and / or via the Bankruptcy Court's Electronic Filing System.

By Electronic Service:

Trustee Carolyn Bankowski

US Bankruptcy Trustee

By Certified Mail:

Bank of America
ATTN.: President
PO Box 15025
Wilmington DE 19886

Bank of America, NA
ATTN.: President
4161 Piedmont Pkw.
Greensboro, NC 27410

Bank of America Home Loans
ATTN.: President
450 American Street
Simi Valley, CA 93065

Dated: July 31, 2012

/s/ Robert S. Simonian, Esq.
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Bucacci And Simonian, P.C.
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508-678-4000
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Wilmington, DE 19886

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El Paso, TX 79998

Bank of America Home Loan
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Simi Valley, CA 93062

Bank of America Home Loans
450 American Street, # SV416
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Barclay Card
PO Box 13337
Philadelphia, PA 19101

Barclays Bank of Delaware
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Newark, DE 19713

Cach LLC
4340 S Monaco Street
Denver, CO 80237

Capital Management Services
726 Exchange Street
Buffalo, NY 14210

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PO Box 71083
Charlotte, NC 28272

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Salt Lake City, UT 84130

Capital One - Bankruptcy
PO Box 5155
Norcross, GA 30091

Cavalry Portfolio Service
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Tempe, AZ 85285

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PO Box 1017
Hawthorne, NY 10532

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PO BOX 183051
Columbus, OH 43218

Citi Cards
PO BOX 6241
Sioux Falls, SD 57117

CitiBank
PO BOX 6500
Sioux Falls, SD 57117

Citibank SD NA
PO BOX 140310
Toledo, OH 43614

Cox Communication
9 JP Murphy Hwy
West Warwick, RI 02893

Cox Communications
PO BOX 9001085
Louisville, KY 40290

Credit Management
4200 International Pkwy
Carrollton, TX 75007

Creditors Interchange
80 Holtz Dr.
Buffalo, NY 14225

Direct TV
PO BOX 78626
Phoenix, AZ 85062

Dish Network
PO Box 105169
Atlanta, GA 30348

Dish Network
PO Box 9040
Littleton, CO 80120

Enhanced Recovery Corporation
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Jacksonville, FL 32256

FIA Card Services
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Wilmington, DE 19850

FIA Card Services
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El Paso, TX 79998

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Firstsource Advantage LLC
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Buffalo, NY 14240

FMA Alliance, Ltd
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Houston, TX 77252

FMA Alliance, Ltd
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Orlando, FL 32896

GECRB/Pay Pal
PO Box 960080
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Columbus, OH 43218

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PO BOX 790328
Saint Louis, MO 63179

Home Depot / Citibank
PO Box 6497
Sioux Falls, SD 57117

HSBC Bank
PO Box 5253
Carol Stream, IL 60197

HSBC Card Services
PO BOX 17051
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Dallas, TX 75266

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